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INDIANAPOLIS, SUNDAY MORNING, JUNE 25, 1899.

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Of the superiority of their plumbing work is possessed by every owner of a building whose plumbing has been done by us. Modern methods and first-class workmen to execute them are our features of merit, and our guarantee that the work is right. New work or re-plumbing given equally careful attention at prices that appeal strongly to the money saver.

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Unmatchable-at-twice-the-price Suits of the finest American Cassimere, English Worsteds and Scotch Cheviots, all the fashionable cloth designs, many of which have never been shown here before, and are exclusive with us. The tailoring is perfection itself, and the fashions show as much style and exclusiveness as the best merchant tailors can.

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Choose at \$5.00

SECOND—Men's Bicycle Suits, all of 'em, the unlimited choice of any suit in our stock, values as high as \$12 and \$15, you may have you picking to-morrow only at.....

Choose at 25c

THIRD—Come to-morrow, pick at your pleasure any Tie, Scarf, Puff, English Square or Imperial in our house. No matter whether the value be 50c or \$1 for the richest of silks, you pay only for one day.....

Choose at 2 for 25c

FOURTH—The pick of a handsome lot of new French Imported Novelty Handkerchiefs, rich, new designs, some with solid centers, every one a novelty and well worth a regular price of 25c each, but here 2 for.....

Ladies are cutting the above into a new style neck dressing. It takes 2 to make the scarf.

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5 and 7 West Washington Street.

MONEY BACK HERE FOR THE ASKING.

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THE COUNTRY OFFERS FINE OPPORTUNITIES FOR INVESTMENT.

The Banking Business is Very Profitable, and Other Lines of Trade Yield Handsome Returns.

BRAZILIAN TAX ON OUR SHIPS

STREET RAILROADS AND HOW THE LARGE CITIES ARE LIGHTED.

German Syndicates Working Industriously and Securing Many of the Desirable Franchises.

[Copyright, 1899, by Frank G. Carpenter.]

PARA, Brazil, May 15.—In closing my letters on Brazil I give you here the result of my investigations of the trade conditions and of the chances for American capital. During the past few months I have visited the chief cities of this republic. I have traveled in the neighborhood of 8,000 miles and have seen the principal industrial centers of the empire.

I believe that Brazil is in the infancy of its development. It will support a hundred people some day where it now supports one. It will be one of the richest countries of the globe, and it will pay Uncle Sam to cultivate it, and to insist that he gets his rights in it as one of the great traders of the world. Brazil has a territory almost as large as the United States, and one which includes more cultivable land. It contains more than half the people who live in South America. Its population is increasing and it is steadily growing as a goods consumer. At present its exports amount to \$25,000,000 more than its imports, and still its imports figure up the tidy sum of \$100,000,000 a year.

We take about half of all that Brazil sells. We buy the most of her coffee and ten millions of dollars' worth of her rubber. We get but little in exchange. Our exports to Brazil are only about one-fifth our imports, and we pay her a balance of about \$48,000,000 a year.

If we should stop buying the officials of some of the best States would go hungry. Para would have a famine, and Sao Paulo would have to patch its pantaloons. The officials of these provinces rely upon their revenues from the export business. These are enormous, amounting to 25 cents a pound at the present rates on rubber, and 10 per cent. on coffee. The duties are, of course, paid by the consumers, so that every American who rides a rubber-tired bicycle had had to pay 25 cents into the treasuries of Para and Manaus and every one who drinks a cup of coffee adds thereby to the support of the government of the coffee-growing States of Brazil.

PETTY TAXES ON AMERICANS.
You would think that Brazil ought to be grateful to us for this enormous trade. She may be so, but she has a queer way of showing it. She charges us a tariff on everything we sell to her, tax on the sale of some articles as much as 100 per cent. At times she makes what are called reciprocity treaties. Some of our goods go in nominally free, but indirectly every ship carrying American goods which comes to Brazil has to pay toll. In most of the harbors there is a great deal of extortion. There are levies for some excuse or other. At Bahia the officials will ask the ships to pay so much for a new hospital. At Pernambuco they want something for a sailors' home, and at Rio they blackmail you for harbor improvements.

Such taxes are levied not by law, but according to the ideas and tastes of the local officials. They are really a sort of blackmail, and the probability is that most of the money goes into the pockets of the men who levy the taxes. "In fact," said a leading railroad official to me the other day, "every one down here seems to be lying awake at night to think how he can squeeze a few millions out of the foreigners without working for them."

Every man who comes down here to go into business must expect to pay a tax for the privilege. There is not a merchant, or mechanic in Rio who does not pay a tax. The bootblack pays for the right to black your shoes. Every store pays for the privilege of opening its doors, and every contract, note and check must bear its stamp.

It seems to me that the United States has been discriminated against as to government contracts. At least, this has been the case in the past. Brazilian coal until now has all come from England, and it was only last year that American firms were allowed to compete for government supplies. Then Minister Bryan and Consul General Seeger secured the right to competitive business, and 120,000 tons of coal were put up for decision in this way. Our coal companies should study this market. Brazil uses \$3,000,000 worth of English coal annually.

The Brazilians are rapidly adopting electricity. There are towns of ten and fifteen thousand in southern Brazil which have electric lights. The city of Sao Paulo, which has 200,000 population, is well equipped in this respect. There is a good electric-light system here in Para, although the power is placed at the side of the river. I find that the Brush lights are used in Manaus, a thousand miles up the Amazon.

Rio is still lighted by gas. It is a city of 200,000 people, and a good electric-light plant could make a fortune for its owners. At present the gas company has a monopoly, an exclusive franchise, but this could easily be set aside or compromised.

Petropolis, which is in the mountains back of Rio, and which is a favorite summer resort of the Brazilians, has an electric plant, the power of which is generated by a mountain stream. This plant not only lights the city, but many of the houses and, among others, that of Minister Bryan.

STREET RAILWAYS.
At present nearly all the railroads of Rio de Janeiro are moved by horse or mule power. The electrical franchise would be a great deal. The city is surrounded by suburbs and the Brazilians would patronize the electric railroads well. They are a lazy people. The climate is such that no one cares to walk two blocks if he can ride, and in proportion to the population the street-car travel would be very great. Sao Paulo (200,000) still has horse cars. Para is arranging for an electric railroad, although at present the street cars are hauled by mules. Manaus has about completed an electric railroad. This is owned by an American firm. Bahia (200,000) still relies upon horse cars, although the Germans are scheming to get hold of the electric railway franchise.

I am told that there is a big German syndicate which has agents going about through Brazil and picking up everything good in the way of electricity. They have already got their hands to a certain ex-

tent on Rio, having built there the Villa Isabella tramway with the idea of exploiting it electrically.

They have secured roads in Sao Paulo, and are negotiating for roads in Pernambuco. Pernambuco has about 22,000 people. It is flat, and car lines could be operated without much power. The street-car rates are lower, however, than they are with us. The fares are from 1/2 to 3 cents a trip. At the same time labor is very cheap, and most of the lines are operated at a profit.

There are telephone companies all over Brazil. You will not find a town of any size which has not one. The most of them pay dividends.

Brazil is growing very fast as to railroad lines. Its railroads now have a length of about 8,000 miles, and there is an equal amount under survey or in course of construction. The English own some of the best of these properties, and they are scheming to get hold of others.

At present the government has about 3,000 miles of lines, but these are poorly administered and do not pay. I doubt if any business managed by South American officials can ever pay.

Every official expects to make a squeeze or percentage out of all the money which comes through his hands. The result is that the government roads are badly managed and poorly administered.

The losses have been so great that a law has been recently passed authorizing the leasing of the government railroads, and it is probable that they will eventually go into the hands of English capitalists. The most of the railroads have been constructed under a guarantee from the government of 6 per cent. or 7 per cent. on the capital invested, and many of them are now working on the same basis.

IT PAYS 10 PER CENT.

One of the most profitable roads in the world is that which runs up the mountains from Santos to Jundiahy. This road has paid as much as 10 per cent. dividends, and for years it paid 10 per cent. semi-annually. The road was first built with a government guarantee of 5 per cent. It had a capital of \$10,000,000. It increased this to \$15,000,000, and it has now made its capital \$25,000,000. It is now paralleling its lines in order to accommodate the enormous business which goes over it. It is the only connection which Santos has with the interior, and the enormous coffee shipments which go out from that port are brought from the plantations on this railroad. The trade of Santos amounts to \$75,000,000 a year.

The road shoots out of Santos to the foot of the mountains. Here the locomotives are taken off, and the cars are dragged up the hill by stationary steam engines, which wind and unwind immense steel wire cables, to which the cars are attached.

On nearly all of the roads of Brazil there are first, second and third-class cars. Few of them have sleepers and the cars, as a rule, are by no means as good as ours. The Brazilian Central has a Pullman system, and you can go from Rio de Janeiro to Sao Paulo by sleeper.

Most of the trains, however, have only day coaches. The charges for baggage are very heavy. My trunks have usually cost more than my railroad ticket. Nothing but a single handbag is allowed to be taken on the trains. The man who brings more is not allowed to pass through the gates until he has handed it over to the express and baggage men. This is very inconvenient, especially as no baggage is checked which looks at all fragile or which is not carefully wrapped.

MONEY IN STEAMSHIPS.

I am told that there is a great deal of money in Brazilian steamships. The line on which I came to Para is the most of the Brazilian Lloyd. This line has a monopoly of the coasting trade of Brazil. It has a large number of ships, which go from port to port, and which are always loaded with passengers and freight. Formerly it made a great deal of money, but since it has passed into the hands of the government it has steadily lost. Its ships are first-class steamers of from 2,000 to 3,000 tons, made in England and well equipped in every respect. I am told that the line will probably be for sale soon, and if so it would be a good investment for an American capitalist.

We should have a line of steamships from New York to Rio de Janeiro and other ports on the east coast of South America. It is along this coast that most of our trade with South America is, and this trade amounts to much more than a hundred million dollars a year, but since it has every dollar of it we have to pay a percentage to the European steamships for carrying the goods.

They discriminate against us and work in favor of their own countries. This is so even with some of the foreigners who operate with American capital. I heard of a German house not long ago which does a business of importing. It brings in about eighty-five thousand packages every month, its capital comes from the United States, but it boasts that it gets its imports almost exclusively from Germany.

Indeed, a number of foreign transportation companies have combined against the United States to drive some of the steamers on the other side of the Atlantic out of the Brazilian market. They formed a trust last year and reduced the freight rates on coffee to about 10 cents a bag. When they had succeeded and had the rates to themselves they raised the rate to 20 cents a bag, at which it stands at present.

This same combination charges a higher rate on all shipments of goods from New York to Brazil than it does from European ports to Brazil. Some of the commission merchants of Rio de Janeiro, who are profitable able to ship flour from New York to Rio by way of Hamburg, taking it over three thousand miles of additional ocean travel, and thereby getting a lower freight.

Consul General Seeger says that one of the leading agricultural houses of Sao Paulo is forced to buy its iron of Europe, although the prices offered by American houses are lower. This is on account of the heavy freight rates from New York. Flour carried from New York to Rio pays a freight rate of 85 cents per barrel, while flour from Hamburg to Rio pays less than 50 cents. This system is carried on as to all sorts of importations. The Germans and the English fight us in every possible way, and the Germans are by no means scrupulous as to the honesty of their methods.

SMART GERMAN TRADERS.

To-day the Germans are the best traders in South America. They are pushing their way into every port and their merchants are to be found in every town. From Kaiser Wilhelm down they are doing all they can to further the trade interests of their country, and are succeeding. I have written before how they have gobbled up the province of Brazil. I find in business here at Para. They own rubber plantations on the Amazon and have their mercantile houses on the frontiers of Ecuador and Bolivia.

They are doing quite a good deal in banking. They have one bank in Brazil which has a capital of more than \$2,000,000, and another in the Argentine with a capital of \$1,000,000, while there is a third in Chile whose capital is equal to that of the Brazilian bank. I am told that they have been buying nitrate property in Chile recently and that they have put a great deal of money into railroads in Venezuela.

There is no end of small German enterprises. You find coffee houses here run by them; they have breweries scattered from

one end of South America to the other and there is a big tanning interest in southern Chile which is run by them. They are by far the best pushers with regard to opening commercial houses in new centers. It is found that the selling goods in interior Bolivia and in the mountains of Peru, and I met the drummers of German houses every day. These drummers are usually good Portuguese or Spanish scholars. They have spent years in South America, and know the people and trade thoroughly. They take things badly and are content with small profits. They give from six to nine months' credit and ask for no payments until after the receipt of the goods.

THINGS THAT WOULD PAY.

There are a number of things down here which would pay big money. Interest rates of an American bank is one. Our trade with Brazil last year amounted to \$135,000,000. Almost the whole of it was done at European exchange. An American bank at Rio de Janeiro with branches at Sao Paulo, Santos, Bahia, Pernambuco, Para and Manaus could make big money. Interest rates here range from 10 per cent. upward. You can get good loans of 1 per cent. a month, and 1 1/2 and 2 per cent are not uncommon. The banks charge for everything, discount rates are high and all of the European banks as far as I can learn are making money.

It would seem to me that a big fortune might be made by a cold storage company which would put up such plants in the larger cities. None of the Brazilian towns have cold storage houses, and meat and other things cannot be kept from one day to another. Take Pernambuco, a city of 200,000 people. The meat which is sold in the market must be eaten the day it is killed. It must be sold before it begins to spoil or the market inspectors will condemn it.

The result is that the price changes from hour to hour during the day. When the market opens you will see each butcher stall a little plate on which is marked the price of meat. As the day goes on the butcher rubs out the figures and changes the price, so that meat which is worth 8 cents a pound at 7 o'clock in the morning is offered for 4 cents a pound at noon. Indeed, dried beef in that market brings more per pound than fresh meat. If there were a cold storage plant the meat could be kept as long as desired, and vegetables, eggs and fruits could be stored away to await high prices.

I think there is money here in ice, vegetables and fruits. The state of Sao Paulo imports nearly everything it uses from the United States. Onions and other vegetables are brought from Portugal to be sold in the markets of Brazil. I saw apples and grapes for sale in Rio which had come from Spain, and there are all sorts of tropical fruits which could be easily raised here which are imported. As to ice, that which is sold is of an inferior order and the price is high. An American ice plant in Bahia would pay, and the same might be said of other cities.

There are a number of other opportunities here for the investment of capital and good business brains. Brazil as a country has hardly been prospected, and there are vast regions which are yet to be explored. There is only one thing that the investor must consider, and that is that it is not safe to make any investment in a South American country without himself or his agent has been long enough on the ground to study the conditions and judge for himself.

FRANK G. CARPENTER.

SAFE THAT FLOATS ON WATER.

New Device for Saving Shipwrecked in Case of Shipwreck.

From \$12,000,000 to \$17,000,000 is paid out every year for the transportation and insurance of specie and valuables sent by sea across the Atlantic between European and American ports. This large charge is made necessary by the great risk involved in the carriage of gold and similar property. The amount of specie sent by sea is about \$100,000,000 a year. Every year since the value of several hundred millions is sent across the water. The loss of a ship carrying private checks, drafts, orders and letters, the destruction of which by fire or shipwreck entails loss, must fully double the amount risked.

An American genius has invented a floating safe, the object of which is to make sure the specie and mails being recovered in case of disaster to the vessel carrying them. It consists of an elliptical iron safe, twenty-two feet long and fourteen feet wide, which is so constructed that it will float on water and is so firmly fixed on the after deck that it can no more get into it than into a bank vault. It is so constructed that it floats free until towed into port. It is kept upright by its form and by putting the heavy metals which it contains at the bottom. By night its presence is shown by a phosphore of calcium light, which is ignited by water and burns with a flame four feet high, calling attention not only to the vessel carrying it, but to the passengers. It may be near it, thus giving the most safe-guard to human life. This light is already used on the coast of Africa, and is being used by the government. Electric light can be used if preferred, and the inventor has arranged for a fashon and a bell to blow and ring automatically, like the bell on a harbor buoy.

The float is so arranged that late matter may be put in up to the moment the vessel carrying it leaves the dock. During the present season it is an experimental float now being built is to receive a practical test. The float is to be towed with thirty-four tons, and will be in the presence of a committee of experts. Its action by day will be observed, and the distance at which its light can be seen at night measured. After a long exposure it will be towed ashore, hoisted out upon a pier by a derrick and opened to see how the contents have been affected by the water, if at all.

IS WEALTH WORTH HAVING?

Millionaires' Opinions on Lord Rosebery's Speech.

London Mail.

Appropos Lord Rosebery's speech (which, by the way, is the best I have seen since Page 4), we have collected some published utterances of the Hon. Mr. Astor, who is certainly the most wealthy landed proprietor in the world, and it is so interesting that it has already been published in a number of papers. It is a paper which we owe to the wealth of the world, and it is a paper which we owe to the wealth of the world.

Mr. Rhodes—The Right Hon. Cecil Rhodes said to the writer: "Wealth is only of service inasmuch as it enables one to carry out great ideas. Without a great fortune I should not have been able to civilize countries and to suppress rebellions, and it is for that reason that I attach any importance to money."

The Iron King—Mr. Carnegie recently said: "People are so much more interested in being a great evil, and it seems to be accepted that if people only had money and were rich they would be happy and useful, and get more out of life. There never was a greater mistake. There are more happiness, more satisfaction and a truer life and more obtained from the life of the poor than in the palaces of the rich."

Sir Thomas Lipton—Wealth of itself has many uses, not the least of these being the assistance it gives one in carrying out schemes for the amelioration of the lot of others who do not possess it. It may be used for patriotic, charitable or for other works, but the mere spending of it brings no pleasure.

Lord Rosebery—How wealthy you may be, you have only one body to dress or decorate, and you can only ride one horse at a time, unless you are practiced in the games of the circus (laughter), and in fine, reason it out as you may, you will find that the mere gratification of the individual cannot lead to any further expenditure; and even in the gratification of luxury there are counterbalancing considerations. The man who lives less well than another is apt to enjoy much more vigorous health, and, therefore, in most respects, life is not unequal as between rich and poor so unequal as it seems to be.

AN INDUSTRIAL COLONY

INDIANA HAS THE ONLY SUCCESSFUL CO-OPERATIVE COMMUNITY.

Swiss Residents of Tell City Have Combined and Made Practical Various Utopian Theories.

Special Correspondence Indianapolis Journal.

TELL CITY, Ind., June 22.—In this city of 3,000 busy souls, hidden away between the Indiana Knobs and the Ohio river, and so situated that it escapes attention and meddling, is being worked out the only successful industrial colonization scheme in this country. It is neither the co-operative theme of theoretical Bellamy, the industrial plan of Debs, or the social dream of Owen, but rather a modified and greatly altered practical combination of the three. Theoretical has been laid aside and the practical and successful made to predominate. Forty-four years have tested its strength and its weak points and, weathering them all, it stands to-day not only the only successful co-operative industrial social colony, but also as possibly the most prosperous manufacturing community in the country, among many other honors, the distinction of being the Indiana city in which is found the largest per cent. of home owners and the fewest drones and leeches on society. It is claimed 98 per cent. of the home occupants own their homes. More than thirty-they own twenty-six manufacturing institutions and work themselves. They select their own officers and superintendents and set their own scale of wages. The plan thus carried out in manufacturing plants is adapted in management of municipal affairs. The city was founded in 1856 by the Swiss Colonization Society, an industrial organization effected by wealthy Swiss citizens of that and other American cities. They sought a plan for the betterment of their fellow-countrymen who had come to the States, but had not met with success in securing remunerative employment. They purchased the present site because of its location on the navigable Ohio and its rather isolated situation. In the "knobs" three hundred yards back from the Ohio was found an almost inexhaustible supply of the best canal coal. It was named Tell City in honor of William Tell, whom many recall as the man who shot the apple from his son's head.

In selecting the colonists the society sought only to assist the worthy. They first inquired into the morality of their men and then as to his industrial inclination and ability. Found acceptable in these points, with his family he was shipped to Tell City. When the colony had thus been gathered, the society effected the organization of the first colony manufacturing company. It was put upon a strictly co-operative basis. The men were permitted to select their own officers and bosses by popular vote annually, and made themselves, voluntarily, subject to the plan which was selected. When the plan was once drafted it stood.

SMALL BEGINNING.

From the first the policy of the society was to minimize chances of disruption by making the companies small—from ten to 100 men. The men left to the end of the year any changes of policy and management, and settled all troubles at the annual elections. The colonization society advanced them funds, and in 1858 the first co-operative company erected the first manufacturing plant in the colony. They selected wood working, most of them being expert cabinet makers and joiners in the old country. The plant which they established is now claimed to be the largest chair-making concern in the United States. The co-operative plan thus worked out was found to be successful beyond all anticipation. The men at first divided their earnings at intervals, but as soon as they had discharged their indebtedness and established themselves in homes, they began to fix a weekly scale of wages. They set their own wages at the annual meetings, doing so by popular vote. By popular vote they have always adhered to a plan of graduating wages on a basis of efficiency in work and excellence. The finest workmen were thus given an advanced figure over the others who were not so proficient. All work was placed on a piece basis, and, it is claimed, this was one of the first plants in the United States in which this plan was introduced. By a graduating scale every man was urged to best effort. By every man having an interest in the plant, as well as a desire to earn his weekly wage for himself and family, all attempted to make the output exact. By popular vote they set the scale of wages, and in the furniture markets to-day Tell City goods are referred to as a standard of excellence in construction. This had much to do with the success of this pioneer and all of the co-operative plants, as all worked on the same plan, and the father who worked at the bench interested in the plant, but every wife, mother and child had its heart in its success. When the son was old enough he was put to work at the apprentice bench, and from that he gradually worked himself to a place beside his father on the bench. As he progressed he began to acquire a proprietary interest in the plant, until, when he reached the place beside his father, he had as great financial interest as his ancestor.

MORE CO-OPERATION.

The wonderful success which marked the starting of the first plant urged the Colonization Society on, and another co-operative company was formed on the same plan and money was advanced them. They